\$500.00 A MINUTE!

The annual fire losses in the United States exceed \$500 a minute. Every second nearly 10,000 matches are scratched in this country.

More fires are due to carelessness with matches, than to any other one cause. Any Fire due to careless handling of matches, or to any other cause, in a built-up section may mean a conflagration.

The conflagration may not burn up your property

BUT

YOU are vitally interested in every conflagration because if the Fire Insurance Companies involved in it cannot pay, your policy is valueless.

Perhaps You Never Thought of That!

Nearly 2000 Fire Insurance Companies have retired from business or failed because of conflagra-, tion and other fire losses in the last 45 years.

ONLY TEN Fire Insurance Companies organized during the 45 years have accumulated as much as \$600,000 net surplus with which to meet conflagration and other fire losses.

If you are insuring why not be absolutely sure of your company?

This Agency Represents the Leading Fire Companies of the World

C. BREWER & COMPANY, LIMITED

HONOLULU, T. H.





Sherwin-Williams Floorlac



FLOORLAC, the all-around Varnish-Stain, makes old furniture look new and give years of additional service. It reproduces faithfully many rare hardwood effects. It stains and varnishes with one operation. The stain-colors are permanent and the varnish is extremely durable. It resists wear and holds its lustre under long service and severe use. It also renews worn woodwork and floors, makes them beautiful and easy to keep clean. Floorlac dries with a high gloss, or you can get a fine, satiny, dull-rubbed effect by finishing with a coat of S-W Velvet Finish.

KAHULUI STORE

Kahului, Maui